VI. Claims

I Claim:

 A computer apparatus for changing signals to separately value components temporally decomposed from residential property, the computer apparatus including:

an input device operable for converting input data representing the residential property into input signals representing the input data;

a computer having a processor, the processor connected to the input to receive the input computer signals, the processor programmed to change the input signals to produce modified signals representing a separate market-based valuation of each of a plurality of components temporally decomposed from the property, the components including a residential estate for years interest and a residential remainder interest; and

an output device connected to the processor to convert the modified signals into an illustration including the respective valuation of each of the components.

- 2. The computer apparatus of claim 1, wherein at least one of the valuations reflects that there is a terminal rent recovery period for the residential estate for years interest.
- 3. The computer apparatus of claim 1, wherein at least one of the valuations reflects that the residential estate for years interest is an augmented estate for years interest and the residential remainder interest is a complementary remainder interest.
- 4. The computer apparatus of claim 2, wherein at least one of the valuations reflects that the residential estate for years interest is an augmented estate for years interest and the residential remainder interest is a complementary remainder interest.